

FORWARD

TOGETHER

A Guide for Members
of State Service Credit Union
Transitioning to Elements Financial

SPECIAL
OFFERS
INSIDE



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PART 1: INTRODUCTION

Embrace the value you deserve.

November 4, 2015

Dear Valued Member:

It's official! The members of State Service Credit Union have approved the merger with Elements Financial Federal Credit Union.

This is an exciting and historic event for both organizations, and we're grateful that you're part of it. The Board of Directors of both participating credit unions carefully analyzed this partnership and determined that blending them would be beneficial to the existing State Service Credit Union members — as well as future members from the State of Indiana employee base — for the following reasons:

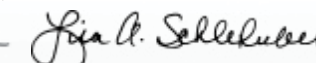
- Elements Financial is a diversified federal credit union known for its member value, convenient account access, digital services, and some of the industry's best financial wellness products and services. With assets of more than \$1 billion, Elements serves nearly 70,000 members in all 50 states and 40 foreign countries through its original sponsor, Eli Lilly and Company since 1930, and nearly 70 companies across Indiana and nationally today.
- Elements Financial provides access to more than 72,000 surcharge-free ATMs globally and 5,500 shared branch locations nationally. In Indiana alone, Elements offers 2,000 surcharge-free ATMs through its partner networks and 250 of the shared branch locations for maximum convenience. Twenty-four hour access options also include online and mobile banking services and live phone service. Elements Financial will keep the existing Government Center South Building branch open to serve members during and after the merger.
- Elements Financial members have a comprehensive suite of value-driven products and services available to fit their needs. Among our most popular programs are mortgages and home equity loans, student loans, auto loans, credit cards, high interest checking, premium money market savings, and multiple terms for savings certificates.

Perhaps most important, our promise at Elements Financial is to support the financial wellness of its members and act in their best interests daily. You will find a wealth of information in this booklet that will reinforce that promise to you.

We are delighted to welcome you to Elements Financial!



Mark Saltsgaver
Chairman of Board



Lisa Schlehuber
Chief Executive Officer

OUR PURPOSE STATEMENT

Building lifelong relationships
to support our members'
financial success.

TIMING OF YOUR TRANSITION

Over the next month, Elements
Financial and State Service Credit
Union will be working together
to transition all your existing
State Service accounts to new
accounts at Elements. You'll be
hearing from us throughout this
process. Please be aware that
by Saturday, December 5, the
merger will become complete.

HOW TO CONTACT US

Website

elements.org

Merger Landing Page

elements.org/forwardtogether

Email

customerservice@elements.org

24-Hour Contact Center

(317) 276-2105 & (800) 621-2105 toll-free

Administrative Office

225 S East Street, Suite 300, Indianapolis, IN 46202

Elements Branches Accessible to General Public

Indiana Government Center Branch*

302 W Washington Street, Room E030, Indianapolis, IN 46204

*This is the existing State Service Credit Union Branch that will open as Elements Financial on December 7, 2015 – see Grand Opening on page 20. For your convenience, the direct phone number for this branch will remain the same (317) 232-7674; email addresses for all the staff will transition to elements.org addresses, yet their former addresses will forward to their new addresses for a few months after the merger.

Farm Bureau Insurance Building Branch

225 S East Street, Suite 140, Indianapolis, IN 46202

Elanco Branch

2500 Innovation Way, Building C, DC EL00, Greenfield, IN 46140

Shared Branches

5,500+ Shared Branches Nationwide,
including 250 in Indiana wherever you
see the CO-OP Shared Branch logo.



ATMs

72,000+ Surcharge-free ATMs globally,
including 2,000 in Indiana.

Look for these ATM network logos!



Search for these branch and ATM locations
now at elements.org/atmsearch.

Elements Mobile Banking and eBranch Internet Banking

- Open 24/7/365 at elements.org
- Live Web Chat
- Apple Pay



Social Media



facebook.com/elementsfinancial



twitter.com/elementsCU



linkedin.com/company/elements-financial

Embrace the Value You Deserve as a member of Elements Financial.

When you do business with
Elements Financial, you
get better value than if you
save or borrow with another
bank or credit union.

In 2015, our members saved
\$15.3 million
just by doing business
with Elements Financial.*

Try our Competitive
Value Calculator now at
elements.org/milestones
to estimate what your
own annual savings
with us could be!

*Competitive Value is estimated by comparing historical
rates and fees at Elements Financial and at the five
banks and credit unions with the largest market
share in Central Indiana; data valid as of 8/31/15.

Competitive Value Calculator	
PRODUCT	VALUE
<input checked="" type="checkbox"/> Savings Certificate	\$28.80
<input checked="" type="checkbox"/> Credit Card	\$177.60
<input checked="" type="checkbox"/> Auto Loan	\$297.00
<input checked="" type="checkbox"/> High-Interest Checking	\$2.55
<input type="checkbox"/> Home Equity	
<input checked="" type="checkbox"/> Health Savings Account	\$33.30
<input type="checkbox"/> IRA	\$94.87
<input type="checkbox"/> Money Market	
<input checked="" type="checkbox"/> Investments and Retirement Planning	\$229.88
\$864.00	
Your Total Estimated Annual Value	

We're confident you will find the access, wellness, and value you deserve at Elements Financial. You can achieve those benefits through our comprehensive suite of Products & Services. As an important component of this Welcome Kit, this section will walk you through many of the options now available to you from Elements.

Please note our use of **BEFORE** and **NOW**. The purpose is to show you the product you might have had **BEFORE** at State Service Credit Union and its closest equivalent **NOW** at Elements Financial. You will be moved to the equivalent. We've also noted some of the gains and benefits you'll derive through these product transitions.

**SPECIAL
OFFER**

See page 18
for more!

PLAN AHEAD and
SAVE with a
PREMIUM RATE

2.00%
APY¹

AVAILABLE
IN BRANCH
ONLY!

**The Premium Money Market Account
from Elements gets you saving rapidly.**

1) Premium Rate available to balances \$2,500 and greater. Rates effective as of November 4, 2015, and subject to change without notice. Fees may reduce earnings. / Elements reserves the right to amend or discontinue offers at any time. Additional terms and conditions may apply. **Existing State Service Credit Union and Elements Financial accounts are not eligible for offer.**

Federally Insured by NCUA

SAVINGS

There's no doubt that saving is the best way to get ahead and reach your goals. At Elements Financial, we will provide you with multiple ways to save with some of the industry's most competitive rates. In fact, Elements is currently offering higher rates than State Service at almost every savings tier.*

BEFORE

NOW

Regular Share Account
Special Share Account
Ultra Share Account

Member Savings Account

With competitive rates to help you save.*

Hi Rate Account

Premium Money Market Account

Earn dividends on any balance. With stronger, more competitive rates at higher tiers and balances.

Vacation Share Account
Christmas Club

Hideaway Savings

Make withdrawals at any time of year with no penalties.

Kids Club

The Grow Account

Annual promotions and education, just for kids! The more you save, the more you'll earn in bonus dividends.

Certificates with Terms of
6 Months to 36 Months

Certificates and IRAs with Terms of 6 Months to 10 Years

Explore several additional terms available to you for longer-term planning.

**Rates subject to change without notice.*

NOTE: An Elements representative will contact all members with Certificates of Deposit regarding your conversion options.

CHECKING & SPENDING

Smart daily money management is how you stay financially healthy. To support you, we offer a suite of trusted checking choices to support your spending needs.

We're ready to assist you with your new checking account at Elements, from working with you to activate your new debit card, to maintaining your direct deposit, to establishing your overdraft protection, to replacing your checks with a new supply.

BEFORE	NOW
Share Draft	Basic Checking Replacement checks coming to you at no charge.
Money Orders	Cashier's Checks Free member benefit.
State Service MasterCard® Debit Card	Elements Financial Visa® Debit Card Giving you surcharge-free withdrawals at 72,000 ATMs globally and acceptance at millions of retailers.
State Service Visa® Credit Card	Elements Financial Visa® Credit Cards Choose from among cards focused on low rates or rewards — there's even a secured credit card and a special card that benefits Riley Children's Foundation.

NOTE: Elements will not replace your existing State Service credit card until early 2016. Stay tuned for details!

BEFORE	NOW
Gift Cards	Elements Financial Visa® Gift Cards In denominations of \$10 – \$750 for your gift giving convenience.
Overdraft Protection	Overdraft Protection Multiple options to shield your accounts including linking to another deposit account, line of credit transfers, and an Overdraft Privilege program providing \$1,000 in coverage to qualifying members. We will be in touch with enrollment details.



BORROWING

Elements is honoring your existing terms and conditions on your loans from State Service Credit Union. Moving forward, we're excited to introduce you to many new opportunities within our suite of loan products including:

Mortgages and Home Equity Loans

Our programs are staffed and processed locally in our Downtown Indianapolis headquarters.

Student Loans

Our private student loans feature low interest rates, multiple repayment options, and a line-of-credit feature with a one-time application. And the program allows for multiple draw requests.

Auto Loans

A range of terms to fit your budget needs, GAP Insurance, and even an auto buying service to help you find the vehicle best suited for you.

Adoption Loans


A special program unique to Elements and tailored to each adoptive family's needs.

And so much more...

Visit the Borrowing section of elements.org for a complete overview of our loan products.

SPECIAL OFFER
See page 18 for more!

BUY or REFINANCE YOUR CAR with rates as low as 1.74% APR¹

 1) APR (Annual Percentage Rate) calculation based on loan amount of \$25,000, FICO score of 740 or greater, term of 60 months and 1.05% discount for automatic deduction payments for new and used autos 2012 and newer. Monthly payment would be \$435.36. / All offers subject to credit approval. Elements reserves the right to amend or discontinue offers at any time. Additional terms and conditions may apply. Existing State Service Credit Union and Elements Financial accounts are not eligible for offer.

EXTRA SERVICES

Life takes planning. That's why Elements is here to help you plan for your future with investments, legal services and multiple insurance options — many services that might be new to your credit union experience.

Elements Wealth Management

Established in 1997, our investment services provide product strategies from many of the nation's leading investment companies, including stocks, bonds, mutual funds, annuities, insurance, state-of-the-art technology, and unbiased investment research via LPL Financial, our investments services broker/dealer. To contact our experienced financial advisors for a complimentary consultation, please call (317) 277-7690 or (888) 425-0374.



Legal Services

When you need guidance for estate planning, litigation, or family matters, turn to our partner law firms, Brazill Hester, PC and Emswiller, Williams, Noland & Clarke, PC. Along with a successful track record, our legal services partners embrace and incorporate the integrity and service excellence that Elements lives by.

Insurance

Your vehicle. Your home. Your family. Your health. Your wealth. These are things worth protecting and exactly why Elements Wealth Management provides an "all-inclusive" insurance offer. Contact Steven Woods, our insurance expert, for support: swoods@elements.org or (317) 524-5090.

Securities offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Elements Financial Federal Credit Union and Elements Wealth Management are not registered broker/dealers and are not affiliated with LPL Financial.

Not NCUA Insured	No Credit Union Guarantee	May Lose Value
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We want your banking to be made easy. You need to know how to get to your money — after all, it's your money.

That's why we have eBranch Internet Banking, Elements Mobile Banking app for Apple and Android, remote deposit capabilities, surcharge-free ATMs, a 24-hour Contact Center, and shared branches.

Our goal with online banking is simple — to provide you with a state-of-the-art digital banking experience that is reliable and consistent across all your devices.



BEFORE

Perfect Teller

Existing State Service
Credit Union Branch

Sybil Auto Response System

NOW

24/7/365 eBranch Internet Banking & Mobile Banking

Includes fund transfers, bill payments and remote deposit capabilities and Live Chat during business hours at elements.org.

New Elements Branch at the Indiana Government Center

In the same location as before PLUS 5,500+ Shared Branches Nationally and 72,000+ Surcharge-Free ATMs Globally. Search for these branch and ATM locations now at elements.org/atmsearch.

24-Hour Contact Center

Staffed by live agents every day except Thanksgiving and Christmas Day.

ONLINE BANKING ENROLLMENT

eBranch Internet Banking and Mobile Banking from Elements Financial provides a consistent experience whether you're using your smartphone, tablet, laptop or desktop — and you'll enjoy the security, features and conveniences for which Elements digital services are known.

Once you receive your new member number from Elements in the coming weeks, be sure to enroll in online banking at elements.org/ebranch.

GENERAL

Is this a bank acquisition?

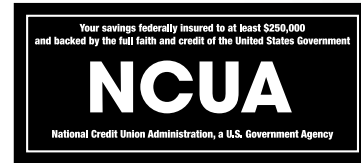
No, this is not a bank acquisition. This is a credit union merger, involving two organizations that are working cooperatively together to merge the operations of State Service Credit Union into Elements Financial Federal Credit Union.

What are your fees?

For your convenience, the complete Elements Financial Fee Schedule is shown within the enclosed documentation. Fee changes are highlighted within the "Changes to Your Account" booklet.

Will my deposits be insured with Elements?

Yes, your savings will be federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government by the National Credit Union Share Insurance Fund (NCUSIF), which is administered by the National Credit Union Administration (NCUA).



What about my tax documentation?

In early 2016, you will receive tax documentation for 2015 for both your State Service Credit Union account activity through December 4, 2015 as well as your year-end Elements account activity from December 5 – 31, 2015.

ACCESS

Is the State Service Credit Union Branch in the Indiana Government Center remaining open?

The existing State Service Credit Union Branch in the Indiana Government Center will remain open to serve members until 12:00 pm/noon on Friday, December 4. A Grand Opening as Elements Financial is planned for the week of December 7–11 (see page 22). Please note this branch will feature new expanded hours of 8:00 am to 4:00 pm, Monday through Friday, beginning December 7.

Will I still have access to Perfect Teller (account access online) and Sybil (account access by phone)?

Transactional access to Perfect Teller and Sybil will conclude on Friday, December 4 at 12:00 pm/noon (Eastern time).

However, you will continue to have inquiry access to your State Service account history and archives into 2016 through Perfect Teller.

Members at Elements have 24/7/365 online access through eBranch Internet Banking and Mobile Banking, including fund transfers, remote deposit capabilities, bill payments, and more. Our Contact Center staffed by live agents is also accessible daily at (800) 621-2105.

How do I enroll for online banking at Elements?

It's simple to enroll for eBranch Internet Banking. Simply visit elements.org/ebranch for instructions. You will need your new Elements member number.

How do I enroll for mobile banking at Elements?

Smartphone and tablet users can find the Elements Mobile Banking app within the iPhone App Store or Google Play. Please enroll first at elements.org/ebranch to establish your Login ID and password.

Elements Mobile Banking



What ATMs can I use?

Elements provides a global ATM network larger than our banking competitors.

This surcharge-free network of 72,000+ ATMs includes Allpoint, CO-OP Network and Alliance One machines in the places you live, work and travel worldwide. You'll find many of these cash machines located in national retailers, gas stations, and select banks and credit unions. Visit elements.org/atmsearch to find the network ATM nearest you. There are 2,000 surcharge-free ATMs in Indiana alone.

What branches can I use?

Elements participates in the Shared Branch Network which includes 5,500+ locations nationwide. Visit elements.org/locations to search the network for the branch nearest you.

TRANSACTION-RELATED

What is the routing number for Elements Financial?

Our ABA (American Bankers Association) routing number is 274073834.

Will State Service member account numbers change?

Yes, Elements will issue your new account numbers by US mail in mid-November. Please watch for a separate communication and instructions regarding this transition and continue to use your existing State Service account numbers until that time.

Will I receive a new debit card?

Yes, if you currently have a debit card, Elements will issue you a new debit card with a new number by US mail by December 7. Please watch for a separate communication and instructions regarding this transition and continue to use your existing State Service debit card until that time.

Will I receive a new credit card?

Yes, if you currently have a credit card, Elements will issue you new plastic with a new credit card number by US mail in early 2016. Please watch for a separate communication and instructions regarding this transition and continue to use your existing State Service credit card until that time.

Will I receive new checks?

Yes, if you currently have checks, Elements will issue you a set of free replacement checks by US mail shortly after December 7. Continue to use your existing State Service checks until that time.

Do I need to update my direct deposit?

Please watch your US mail for further information and instructions from Elements about your direct deposit.

Do you offer bank wires?

Requests for outgoing wire transfer will be processed for a related fee. Incoming wire transfers will continue to be processed at no charge. Please visit elements.org/bank-wires for wire instructions.

Will my loan payment amounts and due dates change?

Elements is honoring your existing terms and conditions on your loan payments.

Do you offer payroll deduction for loan payments and deposits?

No, we do not offer payroll deduction; yet we are committed to working one-on-one with all members to transition your payments and deposits formerly satisfied through payroll deduction through State Service Credit Union.

What about my automated payments? Do I need to set those up again?

Please watch your US mail for further information and instructions from Elements about your automated payments.

PRODUCTS

Do you offer gift cards?

Yes, Elements does offer Visa® Gift Cards at our branches. Gift cards are available in denominations of \$10 – \$750 with a fee of \$3.95 for each gift card purchase.

Do you offer money orders?

Elements does not offer money orders. Better yet, we offer cashier's checks at no charge to our members.

ADDITIONAL QUESTIONS

Where should I direct my general questions and feedback?

There are many ways to contact Elements Financial (see page 4). Among the most convenient contact options are customerservice@elements.org and (800) 621-2105, staffed daily by live agents. We also feature Live Chat at elements.org, 8:00 am – 5:00 pm (Eastern time), Monday – Friday.

Elements Financial is pleased to present special offers exclusive to State of Indiana employees.

MOVE YOUR CHECKING and get **\$200** CASH BACK¹

When applying online Enter Promo Code **CHECK200**

With our digital banking services, we're everywhere you need us.

BUY or REFINANCE YOUR HOME and get **\$500** CASH BACK²

When applying online Enter Promo Code **HOME200**

Your home is your biggest investment — maximize the value of ownership.

1) \$200 cash back offer — requiring minimum of \$500 recurring monthly direct deposit within 60 days of account opening — will be a taxable bonus dividend deposit into your Member Savings. Rates are available at elements.org/rates. For example, our Dividend Checking earns a 0.07% Annual Percentage Yield. Rate is accurate as of 11/4/15 and may change after the account is opened. Fees may reduce earnings. If account is closed within six months, we will deduct the bonus at that time. Health Savings Account not eligible. 2) \$500 cash back offer — requiring closing of mortgage — is paid as a Visa gift card. / All offers subject to credit approval and may be taxable. Elements reserves the right to amend or discontinue offers at any time. Additional terms and conditions may apply. Please allow 4-6 weeks for receipt of Visa gift cards and dividend deposits. **Existing State Service Credit Union and Elements Financial accounts are not eligible for these offers.**



Visit us in the branch to take advantage of these great offers. Or apply online at elements.org at your own convenience.

BUY or REFINANCE YOUR CAR with rates as low as **1.74% APR³**

Go farther along life's mile markers with a lower monthly auto payment.

PLAN AHEAD and SAVE with a PREMIUM RATE **2.00% APY⁴** AVAILABLE IN BRANCH ONLY!

The Premium Money Market Account from Elements gets you saving rapidly.

3) APR (Annual Percentage Rate) calculation based on loan amount of \$25,000, FICO score of 740 or greater, term of 60 months and 1.05% discount for automatic deduction payments for new and used autos 2012 and newer. Monthly payment would be \$435.36. 4) Premium Rate available to balances \$2,500 and greater. Rates effective as of 11/4/2015, and subject to change without notice. Fees may reduce earnings. / All offers subject to credit approval and may be taxable. Elements reserves the right to amend or discontinue offers at any time. Additional terms and conditions may apply. **Existing State Service Credit Union and Elements Financial accounts are not eligible for these offers.**

Federally Insured by NCUA

Stop by during **Grand Opening Week** to take advantage of the special offers plus events, refreshments, and prize giveaways!

**MONDAY
DECEMBER 7**
Embrace the Value You Deserve

9:00 am
**Red Ribbon Cutting
and Coffee**

10:00 am – 2:00 pm
The Great Gift Card Giveaway

Prizes:
Multiple Elements Visa® Gift Cards
ranging in value from \$5 to \$500

Refreshments:
Coffee & Breakfast Treats

Special Guests:
Executive and Senior
Management of Elements

**TUESDAY
DECEMBER 8**
Embrace the Rates You Deserve

10:00 am – 2:00 pm
**“Millionaire for a Day”
How to Save and Earn More**

Prize:
Luxury Gift Basket

Refreshments:
Hors D’oeuvres & Chilled Beverages

Special Guests:
Elements Wealth Management



**WEDNESDAY
DECEMBER 9**
Embrace the Car You Deserve

10:00 am – 2:00 pm
**Auto Buying
Advice**

Giveaway:
Auto Detailing Gift Card & Gas Gift Card

Refreshments:
Hot Dogs

Special Guests:
Our Partners from Members Auto Source



**THURSDAY
DECEMBER 10**
Embrace the Education You Deserve

10:00 am – 2:00 pm
**“Study Hall”
Financial Aid Advice**

Giveaway:
iPad Mini

Refreshments:
Study Snacks & Soda

Special Guests:
Elements’ Own Student Loan Advisors



GRAND PRIZE OF THE WEEK!
Giant HD Flat-Screen TV

**FRIDAY
DECEMBER 11**
Embrace the House You Deserve

10:00 am – 2:00 pm
**“Home for the Holidays”
Home Buying &
Refinancing Advice**

Giveaway:
Dyson Vacuum

Refreshments:
Holiday Cookies

Special Guests:
Elements’ Own Mortgage
Loan Originators



In the next ten days, you will receive more important correspondence from Elements Financial about your transition from State Service Credit Union. This "ACTION KIT" will be specific to you and will include your new account number(s). It will also contain helpful reminders about the following topics:

NEW DEBIT CARD
NEW CHECKS
DIRECT DEPOSIT
AUTOMATED PAYMENTS
PAYROLL DEDUCTIONS
ONLINE BANKING ENROLLMENT

Please keep an eye on your US mail during the next few weeks for important information about your official transition to Elements Financial! Thank you in advance for your patience and understanding as we work hard to move your membership with minimal impact to your daily banking.

**WANT TO KNOW
MORE NOW?**

Visit elements.org anytime to learn much more about Elements Financial.

While you're there, be sure to subscribe to our blog, download our educational guides, watch videos, and more in our section dedicated to financial wellness titled "Life Lessons."

For the latest updates visit
elements.org/forwardtogether.

